ABSTRACT

A method of doing business in divorce insurance policies, which method includes determining a periodic (*e.g.*, monthly, semi-annually or annually) amount to be charged a prospective participant for divorce insurance; charging that periodic amount to a participant in an insurance program over a period of time; and administering the insurance program (*e.g.*, confirm that a divorce has or has not occurred, receiving and making payments, etc.). The amount to be charged a prospective participant will generally be based upon the prospective participant's age and the prospective participant's spouse's age, both at the time of the marriage and at the time of paying the particular premium. The amount to be charged will also typically be based, in part, on the prospective participant's projected earnings and/or the prospective participant's spouse's projected earnings. The amount charged a participant can be changed in view of changed circumstances in the lifestyle (*e.g.*, income, inflation, deflation, educational achievement of the participant or the participant's spouse, birth of a child, death of a child, disability of a participant, disability of a spouse, return on investment) of the participant. Once determined and collected, at least a portion of the periodic amount will be invested by the insurance company in appropriate investments.